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The Customer as an Accounting Entity

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Abstract: The aim of the article was to present the customer as an accounting entity. The article describes the growing role of the customer in company management. Businesses are increasingly customer-oriented, and this also results in a customer orientation of management accounting methods which can be used to measure customer costs and customer value. The results of the research on customer orientation of enterprises are discussed. The research was conducted among enterprises based in the Podkarpackie region with more than 49 employees. The results confirmed that the employees consider their customers to be important as they generate the most revenue. In contrast, a relatively small number of respondents identified customers as the people through whom the enterprise incurs costs and achieves economic success., whereas most entrepreneurs perceive customers only from the revenue side. The research methods used in the article are a critical analysis of the literature and a quantitative method, which consisted of direct research using the questionnaire technique.

Keywords: customer, customer value, customer costs, cost accounting, management accounting.

1. Introduction

The customer is the most important value for any enterprise, a value that defines the mission of the enterprise and also determines its ultimate success in the market. The customers, especially regular ones, should be treated as an important asset of the enterprise, which determines its market value and development prospects (Czubała, 2012, p. 18). Modern business conditions require a deeper understanding of customers as this is the only way to influence customer loyalty, which is now becoming decisive. On the one hand, customers' demands are increasing, which means they are placing ever greater pressure on producers, while on the other, competition (due to globalisation, among other things) is intensifying and prompting to strive for customers' favour. There is a tendency for companies to treat customers more individually, and this applies to the entire value creation chain (Urban & Siemieniako, 2008, p. 7). Frequently, customer relations are seen in a transactional context, i.e. as the sum of all sales transactions and their financial effect (Hendriksen & van Breda, 2002, pp. 36-43). This causes companies to focus on individual customer transactions. Managers forget that it is the profitability of the entire relation with a given customer that is important.

The profitability of customer relations should be discussed primarily in a long--term context. A customer who has made a purchase is a valuable source of comments and information concerning a product or service, as well as a potential source of recommendations for subsequent customers.

There are relations between the cost of developing customer relations, their ongoing costs and the revenue generated from them. When analysing revenue, it is important to consider not what customers contribute now, but what they have contributed and can contribute in the long term, this means focusing on the so-called "customer lifetime value" (Horovitz, 2006, p. 127). Measuring this is an economic variable that supports the maintenance and development of long-term relations with customers who bring profit to the company. It also plays an important role in attracting new customers, and for this reason it has a significant impact on companies' ability to continue their operations, and also on the value of the company (Kubacka, 2018, p. 246).

An important element in the process of optimisation of customer-oriented activities is cost accounting. Enterprises can choose any cost accounting method to estimate customer costs, but the pros and cons of each method should be considered, and then the most optimal one should be selected to determine the customer costs and thus correctly calculate the customer value. The task of management accounting is not only to calculate customer value, but also to create this value by taking actions to maximise it.

2. Literature review

The literature suggests that one of the most important business orientations is the customer orientation (Rogala & Borys, 2011, p. 11). Geffroy stressed the importance of customers and customer relations for a business to succeed: "From simple matters in the treatment of the customer to complex communications networks, the future will depend on the customer" (Geffroy, 1993, pp. 22-25). Information on whether and how long a product will sell in the market is difficult for a company to obtain. Customer behaviour is a very complex process and studies in this area cover many different aspects: sociology, psychology, economics, management science, and others. In these considerations it is necessary to address not only the purchase itself as a decision and its implementation, but also the processes preceding the purchase, as well as those following after the purchase (Michalski, 2017, p. 157). Customer behaviour is determined by a large number of different factors, which can be divided into five main groups: psychological, economic, demographic-economic profile of customers, social and cultural (Waniowski, Sobotkiewicz, & Daszkiewicz, 2011, pp. 38-39). Customer behaviour is defined as feeling the needs and their evaluation and prioritisation, thus defining a subjective hierarchy of one's own needs, as well as the choice of means to satisfy those needs most important to oneself, the choice of ways to obtain the means to fulfil them and the use of the acquired means to satisfy the needs (Rudnicki, 2000, p. 15). In addition, access to modern technology makes it easier for customers to interact with the company (Chang & Hsieh, 2022, p. 2). Once a company realises the importance of the customer and of nurturing positive and long-lasting relations with them, it should implement a customer orientation strategy. This requires the creation of a new customer-oriented organisational culture (Nieżurawski, Pawłowska, & Witkowska, 2010, p. 8). The development of modern technologies makes it possible to collect detailed information on customers and, as a result, to choose an appropriate market strategy (Kumar, Ramachandran, & Kumar, 2021, p. 865). Management accounting has great potential in the context of the customer orientation in enterprise strategy (Nowak, 2008, p. 19).

As the role of the customer increases and businesses direct their activities towards the customer, more and more companies are measuring customer value. In accounting, value refers to the measurement of achievements (results) and resources. Value is the focus of both financial accounting and management accounting. Financial accounting focuses on the measurement of financial performance and the valuation of assets and liabilities, while management accounting focuses on the value creation process (Masztalerz, 2014, p. 68).

Measuring customer value for a business is important because (Dobiegała--Korona & Doligalski, 2010, p. 24):

- different customers create different value for an enterprise,
- the value of the whole enterprise and the value for other stakeholders depends on the level of customer value,
- different customers require different levels of investment and resources,
- different customers represent different value streams to the enterprise,
- the product offer for customers is usually better tailored to the needs of specific customers and groups of customers,
- such a measure makes it possible to adjust resource investment levels depending on the customer life cycle of the enterprise,
- it is possible to influence the structure of acquisition and retention of sales levels in each phase of the customer-enterprise relation cycle, in order to maximise customer profitability.

Epstein and Yuthas defined customer value as the value provided by the customer to the enterprise in the form of profit streams, intellectual capital and other customer assets (Epstein & Yuthas, 2007, p. 6). It should be emphasised that the value of a customer may be influenced not only by the amount of revenue the enterprise generates thanks to the customer and the costs the customer generates. It may happen that a customer does not generate profits, but has value because, for example, the customer has recommended the company or a particular product to other potentially valuable customers (Dyche, 2002, p. 47). One of the simplest ways to measure customer value is to measure customer profitability (Helgesen, 2007, pp. 757-769). The measure of customer profitability is primarily the customer profit margin, which can be calculated as the revenue generated from the relationship with the customer minus the cost of products sold to customers and the cost of acquiring and continuing the customer relation (Łada, 2011, p. 110). It can be said that determining revenue per customer is relatively simple; it is much more difficult to determine customer costs correctly. Customer relation costs are defined as costs accumulated during the course of customer service (Stahl, Matzler, & Hinterhuber, 2003, p. 271).

According to cost management specialists, continuous cost reduction and systematic cost control should be linked to customer satisfaction (Baran, 2016, p. 13). Horngren, Bhimani, Foster and Datar understand the concept of cost management, including the customer perspective, as actions taken by management in the form of systematic and continuous cost reduction control in order to achieve customer satisfaction (Horngren, Bhimani, Foster, & Datar, 1999, p. 6). They also stress that managers should realise that their past, as well as present decisions determine the company's incurrence of differential costs in future periods.

Cost accounting can be used to determine customer costs. Due to increasing customer demands, traditional cost accounting models do not provide sufficient information needed for effective business management (Lew, 2019, p. 162). For this reason, modern cost accounting systems have emerged, generating cost information in the information cross-sections desired by business managers (Stronczek, Surowiec, Sawicka, Marcinkowska, & Białas, 2010, p. 29). Researchers claim that the ever-increasing role of customers in the management and economic processes of companies should be reflected in new management accounting concepts (Foster & Gupta, 1994, pp. 43-77). Bonacchi and Perego point out that the current volume and complexity of customer data requires advanced solutions that go beyond traditional measurement and reporting, whilst accounting research on customer orientation of companies and customer value measurement is lagging behind (Bonacchi & Perego, 2019, p. 4). In recent years, new concepts have emerged to measure and facilitate the measurement of customer value, and among other aspects, customer costing has also developed (Lew, 2015, p. 95).

It is a well-known assumption that retaining existing customers is much less costly than acquiring new customers. Moreover, if a company is able to retain its existing customers, its profitability increases in the long term (Swift, 2001, p. 9). Action should therefore be taken to maximise each customer's contribution to overall profitability, so that customer value is maximised (Kumar & Reinartz, 2016, pp. 36-68; Verhoef & Lemon, 2013, pp. 1-15).

3. Research methodology

The conducted literature review showed that companies should orient their activities towards customers. For this reason, the management accounting methods used by businesses should be customer-oriented, however there is still a lack of information on the current status of the companies' relations with customers. The author's own research procedure was developed.

First, the selection was made regarding companies participating in the study, and it was decided to exclude micro and small units from the survey, which covered enterprises with more than 49 employees. Next, it was decided to conduct a survey among companies with their registered office located in the Podkarpackie region. The survey was conducted among production, service and trade enterprises, therefore excluding specific industries (mining, agriculture), state institutions (universities, hospitals) and households with employees. Thus a research sample of 585 enterprises was selected for the study, followed by the collection of the survey questionnaires, which lasted from 30 January 2020 to 17 April 2020. In conclusion, the correctly completed survey questionnaires were received from 178 enterprises.

The research procedure used the quantitative method, which consisted of direct research using the questionnaire technique, conducted among employees of companies operating on the Polish market. Additionally, statistical methods were applied, which included techniques of primary data analysis. The final stage of the research procedure consisted of data processing and analysis; the STATISTICA programme was used for data coding and analysis. A plan was developed according to which the data were analysed and then entered into the appropriate spreadsheet so that data processing and analysis could be coordinated accordingly. The data were presented in graphical, tabular and descriptive form. As a result of the analysis, summaries were prepared with the use of basic statistical measures such as number, mean, median, modal, first quartile, third quartile, standard deviation and coefficient of variation.

4. Research results

First, answers were sought to the research question of whether companies are aware that the customer is so important to them that they should orient their activities towards the customer. The respondents were therefore asked whether they considered the customer to be important to their company, as seen in Figure 1.

Almost all the respondents (177) answered that the customer is important, and thus employees of these companies are aware that customers are important to their activities. This is confirmed by the fact that most of the respondents know that it is customers who determine the company revenue. The detailed information is shown in Figure 2.

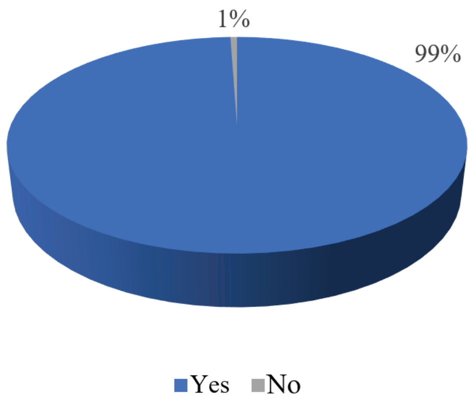

Fig. 1. Assessment of whether a customer is important for the company

Source: own elaboration.

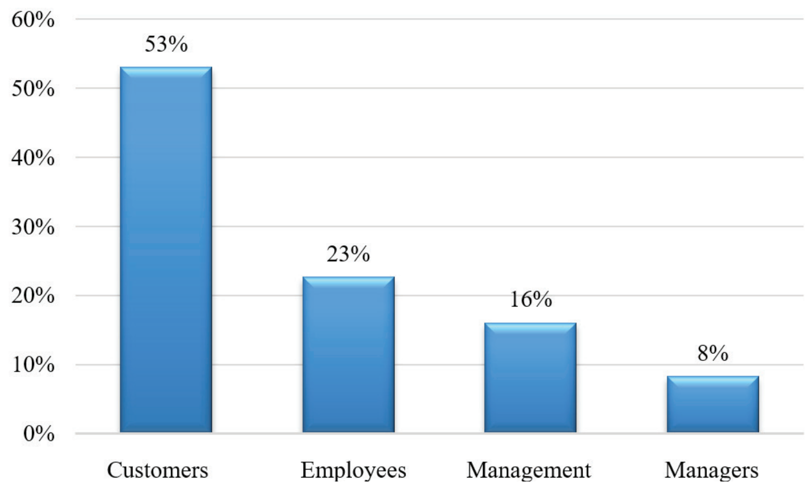

Fig. 2. Groups who primarily generate revenue for the enterprise

Source: own elaboration.

A total of 53% of the respondents identified customers as those who most influence the company's revenue, 23% of respondents identified employees, 16% management and only 8% managers.

The respondents were then asked to assign a point scale to each response option, where 1 – no influence of the person on the factor, 9 – the greatest influence of the person on the factor. The results are presented in Table 1.

Table 1. The extent to which an individual group influences a company to generate revenue – basic descriptive statistics

Specification	N	A	Me	Mo	NMo	Min	Max	Q_1	Q_3	Std d.	V_z
Employees	178	6.87	7	8	47	2	9	6	8	1.78	25.89
Customers	178	7.84	8	9	79	3	9	7	9	1.40	17.85
Management	178	7.22	8	8	57	2	9	6	8	1.47	20.31
Managers	178	6.48	7	6	53	2	9	6	7	1.52	23.39
Others	178	3.51	4	1	52	1	9	1	5	2.08	59.28

Symbols: N – number of respondents, A – average, Me – median, Mo – modal, NMo – modal number, Min – minimum value, Max – maximum value, Q_1 – first quartile, Q_3 – third quartile, Std d. – standard deviation, V_z – coefficient of variation.

Source: own elaboration.

When analysing the average rating that the respondents assigned to individual groups, customers received the highest rating (7.84), followed by company managers (7.22) and employees (6.87). The most frequent rating that customers received was 9 (79 respondents). The respondents then indicated management (57 respondents assigned a rating of 8) or employees (47 respondents assigned a rating of 8). No one considered that “customers had no impact on the company’s revenue” (they did not receive a score of 1 or 2).

Of the responses that respondents were asked to select, the lowest standard deviation (1.40) and coefficient of variation (17.85) were calculated for customers, hence this response had the least variation in terms of scores assigned from others. Mainly, customers were assigned a high score, i.e. they were judged to have a high impact on the revenue obtained by the company.

Although customers are the group most often indicated as the one thanks to which the company generates its revenue, it may seem that the achieved result is relatively low. Taking into account the mechanism of revenue generation in the business, the research expected a more clear indication of customers as the cause of revenue generation. The results obtained can be explained by the way the respondents interpreted the question, e.g. the reason why they indicated the management board as the group thanks to which the company generates revenue, could be that its decisions influence whether the customer will make a purchase.

The respondents were then asked to assess who contributes most to company costs. Detailed results are shown in Figure 3.

Only 15 respondents (8%) indicated customers as those who contribute most to company costs. It was assessed that the highest costs are generated by company employees, such answer was chosen by 98 respondents (55%).

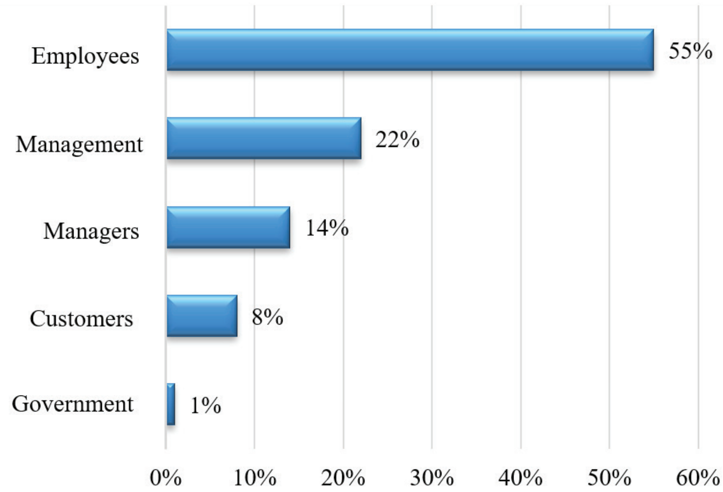

Fig. 3. Groups that contribute most to company costs

Source: own elaboration.

In the next question, the respondents were asked to assign a point scale to each response option, where 1 – no influence on the factor, 9 – the greatest influence on the factor. The results are presented in Table 2.

Table 2. The extent to which an individual group contributes to company costs – basic descriptive statistics

Specification	N	A	Me	Mo	NMo	Min	Max	Q_1	Q_3	Std d.	V_z
Employees	178	7.47	8	9	72	3	9	6	9	1.68	22.55
Customers	178	5.66	6	6	46	1	9	5	7	1.90	33.61
Management	178	7.08	7	8	54	2	9	6	8	1.54	21.74
Managers	178	6.75	7	7	67	2	9	6	8	1.40	20.68
Others	178	3.49	4	1	50	1	8	1	5	2.03	58.14

Symbols: N – number of respondents, A – average, Me – median, Mo – modal, NMo – modal number, Min – minimum value, Max – maximum value, Q_1 – first quartile, Q_3 – third quartile, Std d. – standard deviation, V_z – coefficient of variation.

Source: own elaboration.

The high value of the standard deviation and coefficient of variation for customers and others, indicates a wide variation in the ratings given to these two groups. Some respondents rated customers as having no influence on costs incurred, while others rated their influence as very high. An average rating above 7 was given to employees (7.47) and management (7.08). Managers received an average rating of 6.75, customers 5.66 and others (not specified in the question, the respondents mentioned the government, the legislation) 3.49.

Thus, the respondents assessed that customers have little influence on the costs incurred by an enterprise. This fact may indicate that companies are dominated by the traditional way of perceiving the customer, i.e. only as a source of revenue.

The respondents were asked whether the company incurs more costs when acquiring a new customer or retaining an existing one. The vast majority (75%) indicated that more costs are incurred to acquire a new customer, the results are shown in Figure 4.

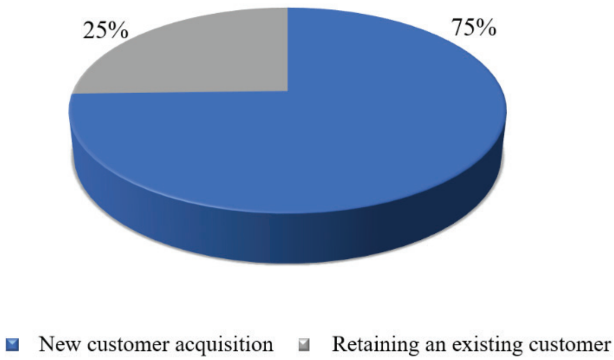

Fig. 4. The answer to the question of whether it costs more to acquire a new customer or retain an existing one

Source: own elaboration.

The results confirm the general thesis that a company has to incur more costs to acquire a new customer than to retain an existing one. It is therefore important to take measures to retain the existing customers in order to reduce the company's customer-related costs.

The respondents also rated who has the greatest influence on the economic success of the business. The percentage results are shown in Figure 5.

In terms of a company achieving economic success, employees and management were the two answers most often indicated by the respondents (33% of the responses). Another group indicated in the survey were managers (20%) and customers (13%).

On the basis of the obtained data, the average assessment given by the respondents to individual groups in relation to the achievement of economic success by a comapny was calculated (for details see Figure 6).

According to the surveyed respondents, management has the greatest influence on the economic success of the company (average score of 7.58), a very comparable score was obtained by employees (7.43), and the lowest by customers (6.79); the influence of others was negligible.

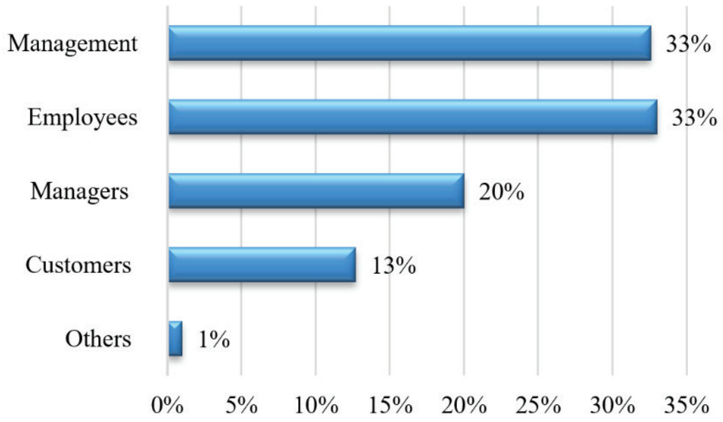

Fig. 5. Groups that have the greatest impact on the achievement of the economic success by the company

Source: own elaboration.

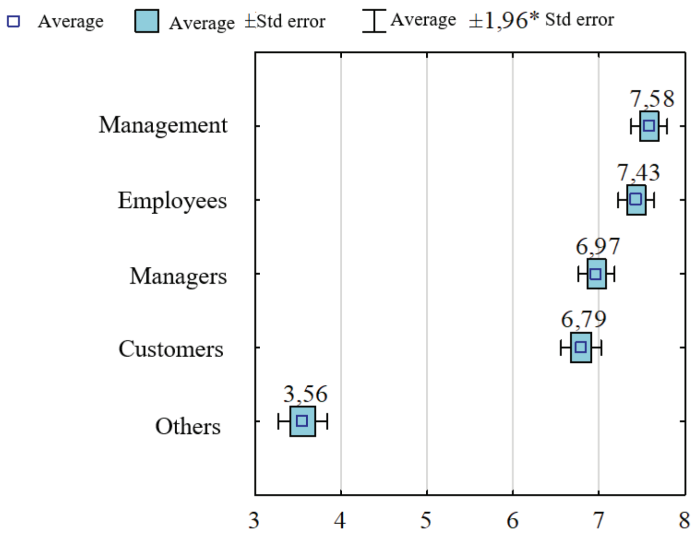

Fig. 6. Averaged assessment of the degree to which a given group influences the achievement of the economic success by the company

Source: own elaboration.

Detailed information on the results of the basic descriptive statistics on the impact of specific groups on the economic success of the company is provided in Table 3.

Table 3. The extent to which a individual group influences the economic success of a business – basic descriptive statistics

Specification	N	A	Me	Mo	NMo	Min	Max	Q_1	Q_3	Std d.	V_z
Employees	178	7.43	8	9	49	2	9	7	9	1.43	19.18
Customers	178	6.79	7	-	39	3	9	6	8	1.58	23.30
Management	178	7.58	8	9	59	3	9	7	9	1.41	18.63
Managers	178	6.97	7	6	45	3	9	6	8	1.43	20.48
Others	178	3.56	4	5	48	1	9	1	5	1.94	54.46

Symbols: N – number of respondents, A – average, Me – median, Mo – modal, NMo – modal number, Min – minimum value, Max – maximum value, Q_1 – first quartile, Q_3 – third quartile, Std d. – standard deviation, V_z – coefficient of variation.

Source: own elaboration.

The results of the standard deviation and coefficient of variation are similar for all the answers available to the respondents, and indicate the average variation of the answers given. The greatest variation in the answers given can be observed in the *others* group, but for the most part the respondents unanimously recognised their low impact on the economic success of the company.

5. Conclusion

The presented research results allowed to confirm that the employees of the companies were aware that they should undertake customer-oriented activities. The respondents indicated unequivocally that they know how important customers are in the activities of the enterprise. Nevertheless, many of them pointed mainly to the employees and management as the groups who have the greatest influence on the achievement of economic success by the enterprise.

The results of the survey, according to which the respondents are aware that most of the company revenue is generated by customers, while at the same time they attribute little influence to the costs incurred and the achievement of economic success to the customers, can be considered both interesting and surprising. Thus, it can be concluded that the respondents do not notice that the activities undertaken by the company (also those that generate costs) aim at gaining and keeping customers (generating revenues). Since mainly customers generate the company's revenue, they should be indicated as the group with the greatest influence on its economic success and thus on the profit. The respondents were probably guided in their answers by the fact that gaining and maintaining customers is influenced by the functioning of the entire company, i.e. the decisions made by the board and managers, as well as efficient operation on the part of employees. Undoubtedly, competent employees and an appropriately managed business are factors that favour the acquisition of new customers and the creation of long-term relations with customers.

The presented research results and the growing role of customers in management accounting allow for the identification of further research directions in this area. The further development of management accounting methods in the context of their customer orientation can be expected, including the emergence of new methods that can support, among other things, the measurement of customer value.

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Klient jako podmiot rachunkowości

Streszczenie: Celem artykułu jest przedstawienie klienta jako podmiotu rachunkowości. Opisano rosnącą rolę klienta w zarządzaniu przedsiębiorstwem. Przedsiębiorstwa w coraz większym stopniu orientują działalność na klienta. Przekłada się to również na zorientowanie metod rachunkowości zarządczej na klienta. Metody rachunkowości zarządczej można wykorzystywać do pomiaru kosztów klienta oraz wartości klienta. Przedstawiono także wyniki badań dotyczące orientacji przedsiębiorstw na klienta. Badania przeprowadzono wśród przedsiębiorstw mających siedzibę w województwie podkarpackim, z liczbą pracowników powyżej 49. Ich wyniki potwierdziły, że pracownicy przedsiębiorstw uważają, że klient jest dla nich ważny. Respondenci uznali klientów za osoby, dzięki którym w największym stopniu osiągają przychody. Natomiast relatywnie niewielka liczba badanych wskazała klientów jako osoby, dzięki którym przedsiębiorstwo ponosi koszty i osiąga sukces ekonomiczny. Większość przedsiębiorców postrzega klientów jedynie od strony przychodowej. Metody badawcze wykorzystane w artykule to krytyczna analiza literatury oraz metoda ilościowa, która polegała na badaniach bezpośrednich z użyciem techniki ankietowania.

Słowa kluczowe: klient, wartość klienta, koszty klienta, rachunek kosztów, rachunkowość zarządcza.